

EXPRESS MAIL NO. EV301024995US
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Siani Lynne PEARSON)	Re: Information Disclosure
)	Statement
Serial No.: Not yet assigned)	
)	Our Ref: B-5413 621817-2
Filed: Concurrently herewith)	
)	
For: "A METHOD OF PURCHASING)	
INSURANCE OR VALIDATING AN)	
ANONYMOUS TRANSACTION")	Date: April 2, 2004

Mail Stop Patent Application
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

In accordance with the Applicants' duty to disclose information which may be material to the examination of this application, the undersigned respectfully requests that the Examiner consider on the merits the documents listed on the enclosed Form PTO-1449 (modified) before issuing the first Office Action on the merits.

The documents listed on the enclosed Form PTO-1449 (modified) include those cited in the GB Search Report for the corresponding GB Patent Application No. 0307906.8. Copies of the Search Report (3 pages) and the foreign patent documents listed on the enclosed Form PTO-1449 (modified) are enclosed herewith for the Examiner's convenience. Copies of the U.S. patent documents listed on the enclosed Form PTO-1449 (modified) are not enclosed, pursuant to Deputy Commissioner Stephen G. Kunin's Pre OG Notice dated July 11, 2003.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists.

Information Disclosure Statement
April 2, 2004
Page 2

The filing of this Information Disclosure Statement shall not be construed as an admission against interest in any manner. (Notice of January 9, 1992, 1135 O.G. 13-25, at 25.)

The person making this statement is the practitioner who signs below on the basis of information supplied by an individual associated with the filing and prosecution of this application (37 C.F.R. § 1.56(c)) and on the basis of information in the practitioner's file.

If any fees are due, please charge our Deposit Account No. 12-0415 or credit any overpayment to our Account No. 12-0415. No fees should be due because this Information Disclosure Statement is being filed concurrently with the above-identified U.S. patent application.

Respectfully submitted,



Ross A. Schmitt
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Encl: Form PTO-1449 (modified) (1 page)
Copy of Search Report for GB Appln No. 0307906.8 (3 pages)
Copies of foreign patent documents listed on Form PTO-1449

Information Disclosure Statement
 April 2, 2004
 Page 3

EV301024995US

Form PTO-1449 (Modified)	ATTY DOCKET NO. B-5413 621817-2	U.S. SERIAL NO. not yet assigned
LIST OF PATENTS AND PUBLICATIONS STATEMENT	APPLICANT(S) Siani Lynne PEARSON	
	FILING DATE concurrently herewith	GROUP not yet assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	ISSUE DATE	NAME	CLASS	SUB- CLASS	FILING DATE or 102(e) DATE IF APPROPRIATE
/A.G./	2002/0103999	8/2002 (publication)	Camnisch et al.	713	155	
/A.G./	2001/0054155	12/2001 (publication)	Hagan et al.	713	193	
/A.G./	2001/0044787	11/2001 (publication)	Shwartz et al.	705	78	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO
/A.G./	WO 02/49311 A2	6/2002	WO			
/A.G./	EP 1 026 603 A2	8/2000	EP			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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EXAMINER	DATE CONSIDERED
/Allison Gaul/	03/06/2008

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.